

AMENDMENTS TO THE CLAIMS

1. – 70. (Canceled)

71. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

entering into a savings agreement via a computing device, wherein the savings agreement (a) is between a consumer and a financial institution and (b) sets terms for depositing specified funds into a savings vehicle in response to a consumer-initiated transaction for purchasing a good or a service;

determining with a computer that a consumer-initiated transaction is a covered transaction pursuant to a savings agreement with the consumer for depositing specified funds, wherein;

receiving information via a merchant computer system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement, wherein;

covered transactions pursuant to the agreement are determined according to at least one of the time at which a transaction occurs and the transaction amount, and

the specified funds comprise a deposit amount that the consumer has agreed to deposit [[based on]] under the terms of the savings agreement and for the consumer-initiated transaction;[[,]] and

the specified funds will be directed on the consumer's behalf to a specified savings vehicle at a financial institution, and

automatically directing, with a via the merchant computer system, the specified funds on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

72. – 73. (Canceled)

74. (Currently Amended) The method of claim 71, further comprising the step of calculating the deposit amount via the merchant computer system at the point of sale based on in-a-computer a percentage of the consumer-initiated transaction.

75. (Currently Amended) The method of claim 71, further comprising the step of calculating via the merchant computer system in-a-computer a service charge to be paid to at least one financial institution for processing the specified funds by crediting the deposit amount to the savings vehicle.

76. (Cancelled)

77. (Previously Presented) The method of claim 71, wherein the consumer-initiated transaction comprises debiting a debit card.

78. (Previously Presented) The method of claim 71, wherein the consumer-initiated transaction comprises charging a credit card.

79. (Currently Amended) The method of claim 71, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

80. (Currently Amended) The method of claim 71, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.

81. (Currently Amended) The method of claim 71, [[wherein]] further comprising the step of calculating the deposit amount [[is]] as a monetary amount based on a predetermined percentage of the consumer-initiated transaction.

Appl. No.: 10/645,336
Amdt. dated October 10, 2008
Reply to Office Action of July 10, 2008

82. (Currently Amended) The method of claim 71, wherein the merchant computer system reduces the deposit amount ~~is reduced~~ by a service charge.

Please ADD New Claims 83-91 as follows:

83. (New) A method for facilitating consumer savings, comprising the computer-assisted steps of:

entering into a savings agreement via a computing device, wherein the savings agreement (a) is between a consumer and a financial institution and (b) sets terms for depositing specified funds into a savings vehicle in response to a consumer-initiated transaction for purchasing a good or a service;

transmitting information from a creditor computing system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement, wherein:

covered transactions pursuant to the agreement are determined according to at least one of the time at which a transaction occurs and the transaction amount, and

the specified funds comprise a deposit amount that the consumer has agreed to deposit under the terms of the savings agreement for the consumer-initiated transaction; and

automatically directing, via the creditor computer system, the specified funds on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

84. (New) The method of claim 83, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

85. (New) The method of claim 83, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.

86. (New) A method for facilitating consumer savings, comprising the computer-assisted steps of:

entering into a savings agreement via a computing device, wherein the savings agreement

(a) is between a consumer and a financial institution and (b) sets terms for depositing specified funds into a savings vehicle in response to a consumer-initiated transaction for purchasing a good or a service;

receiving information via a merchant computing system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement, wherein:

covered transactions pursuant to the agreement are determined according to at least one of the time at which a transaction occurs and the transaction amount, and

the specified funds comprise a deposit amount that the consumer has agreed to deposit under the terms of the savings agreement for the consumer-initiated transaction; and

automatically determining, via the merchant computer system, the deposit amount at the point of sale based on the received information.

87. (New) The method of claim 86, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

88. (New) The method of claim 86, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.

89. (New) A method for facilitating consumer savings, comprising the computer-assisted steps of:

entering into a savings agreement via a computing device, wherein the savings agreement (a) is between a consumer and a financial institution and (b) sets terms for depositing a deposit amount into a savings vehicle in response to a consumer-initiated transaction for purchasing a good or a service;

receiving information via a merchant computing system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement;

automatically determining, via the merchant computer system, the deposit amount at the point of sale based on the received information; and

automatically directing, via the merchant computer system, the deposit amount on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

90. (New) The method of claim 89, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

91. (New) The method of claim 89, whercin the deposit amount is a non-predetermined monetary amount determined by the savings agreement.